

Developing in Flood Prone Areas in Lumpkin County

The following information is derived from:

Lumpkin County Resolution No. 200-12, Flood Damage Prevention Ordinance,
adopted March 21st, 2002 and FEMA guidelines.

This is not intended to be a complete review of the ordinance, **only an overview**, for full information concerning all guidelines and compliance, please refer to the full text of the resolution and FEMA guidelines.

Compliance

No structure or land shall be located, extended, converted or altered without full compliance with the terms of this ordinance. (Article 2, Sec. D, pg. 2)

Duties of the Planning Director

In any area where no base flood elevation data or floodway data have been provided or is available, the developing activity shall provide to the Planning Director a plat of the area certified by a registered surveyor or professional engineer showing the base flood elevation and floodway data. (Article 3, Sec. C.3&9, pg. 4, 5)

Where interpretation is needed as the exact location of the boundaries of the area of special flood hazard, where there appears to be a conflict of the actual boundary, the Director shall order the developing activity to provide additional information as he deems necessary, at the expense of the developing activity. (Article 3, Sec. C, pg. 4, 5)

Base flood means the flood having a ONE PERCENT or greater chance of flooding in any given year.

Floodway means the channel of a river or watercourse and some adjacent areas.

New Parcel Splits or a Subdivision of Land

Proposed subdivisions and other developments that are greater than 50 lots or 5 acres, base flood elevations data SHALL be provided. (Article 4, Sec. E.4, pg. 9)
(This means that engineering and hydraulic studies must be performed per FEMA guidelines to determine and delineate the location of the Base Flood Elevation prior to Final Plat)

Existing Subdivisions

Existing Subdivisions (prior to March 22, 2002), general parcels and Subdivisions that are Less than 50 lots or 5 acres must still meet building guides for building in a FEMA flood zone area.

Permits

Prior to performing any development activity in any area below the 100 year flood line, permits shall be made with the Planning Department. Plans drawn to scale showing elevations of the area in question and the nature, location, dimensions, of existing or proposed structures, fill and storage of material. Elevation in relation to mean sea level or highest adjacent grade of the lowest floor of all proposed structures. (Article 3, Sec. B, pg. 3)

The 100 year flood line is part of a boundary line as shown and defined as FHBM or Flood Hazard Boundary Map and indicated as Zone A or AE and Area of Special Flood Hazard within a community subject to a ONE PERCENT or greater chance of flooding in any given year.

Construction Stage

Prior to performing any development activity in any area below the 100 year flood line, permits shall be made with the Planning Department. Plans drawn to scale showing elevations of the area in question and the nature, location, dimensions, of existing or proposed structures, fill and storage of material. Elevation in relation to mean sea level or highest adjacent grade of the lowest floor of all proposed structures. (Article 3, Sec. B, pg. 3)

For all new construction and substantial improvements, the permit holder shall provide an As Built certification of the regulatory floor elevation or flood-proofing level immediately after the lowest floor or flood-proofing is completed. Any lowest floor certification made relative to mean sea level shall be prepared by or under the direct supervision of a registered land surveyor or professional engineer and certified by same. (Article 3, Sec. B.2, pg. 4)

When building in the boundaries of the Special Flood Hazard area, Article 4 would apply concerning type and location of the structure, including Elevated Buildings.

Structures shall be:

- Anchored to prevent flotation or movement
- Resistant to flood damage (Materials/Constructed/Utility)
- Fully enclosed areas located below the Lowest Floor designed to be unfinished or flood resistant, equalize hydrostatic flood forces on exterior walls and allow for entry and exit of flood waters.
- Designs must be certified by a professional engineer or architect or meet the minimum criteria:
 - Two openings having a total net area of not less than 1 sq. inch for every Sq. Foot of enclosed area subject to flooding.
 - The bottom of all openings shall be no higher than one foot above grade
- Water supply and sanitary sewage systems shall be designed to minimize or eliminate infiltration or discharges into the system or into the flood waters.

(The building regulations are too long and detailed for this brief overview and it is recommended that you read all of the Lumpkin County Resolution No. 2002-12, Flood Damage Prevention Ordinance before starting any construction project.)

Section C of Article 4 covers building standards for streams without established base flood elevations and/or floodways. **Zone A areas**

For building in Existing Subdivisions (prior to March 22, 2002) or non-subdivided land:

- No encroachments or structures shall be located within an area equal to the width of the stream or 20 ft, whichever is greater (Top of Bank to Top of Bank). (Also, other setbacks may be required, such as stream set backs).
- Structures shall have the lowest floor of the lowest ENCLOSED area, including basements, elevated no less than 3 feet above the Highest Adjacent Grade at the building site.

Variances go through the Planning Commission and then appeal to Lumpkin County Superior Court.

Lowest Floor: means the lowest floor of the lowest enclosed area, including basement. An unfinished or flood resistant enclosure, used solely for parking of vehicles, building access, or storage, in an area other than a basement, is not considered a building's lowest floor, provided that such enclosure is not built so as to render the structure in violation of other provisions of this code.

Lumpkin County Geographic Information Systems (GIS) uses FEMA's Layer to show general locations of Special Flood Hazards, mostly Zone A or AE. FEMA is the Data Owner and manager of this layer and NOT Lumpkin County Government. This data is classified as Q3 Flood Data and has an accuracy of +/- 250 feet. Lumpkin County Government uses this data in an aid to planning and answer general question concerning Flood Zone Areas.

Highest Adjacent Grade: The highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure.

Lumpkin County Government, Planning and GIS departments has the **Lumpkin County Resolution No. 200-12, Flood Damage Prevention Ordinance**, adopted March 21st, 2002, as well as other information and Maps on-line at:

http://www.lumpkincounty.gov/GIS_Mapping.html#Maps

<http://www.lumpkincounty.gov/planning.htm>

<http://www.lumpkincounty.gov/Planning/FloodReg.pdf>

Excerpts from FEMA's web page concerning use of Q3 data.
(http://www.fema.gov/plan/prevent/fhm/fq_q3.shtm)

Can I make flood risk determinations with these data?

No. The digital Q3 Flood Data product was not designed to make precise in/out flood risk determinations. The data are designed to provide guidance and a general proximity of the location of Special Flood Hazard Areas. The digital Q3 Flood Data product is not suitable for engineering applications and cannot be used to determine absolute delineations of flood boundaries.

Users must apply considerable care and judgment in applying this product. Users should refer to the "Q3 Flood Data Users Guide" and "Q3 Flood Data Specifications" for more information.

Can the digital Q3 Flood Data be used as the legal or official Flood Insurance Rate Map document?

No. The paper Flood Insurance Rate Map is the official document.

What do I do if I find inaccuracies or inconsistencies in the data?

The digital Q3 Flood Data are scheduled for review to determine the need for revisions and/or updates. Although an update schedule has not been determined, FEMA would like to know when inaccuracies are found. Please report inaccuracies or inconsistencies to the following address:

*Federal Emergency Management Agency
Federal Insurance and Mitigation Administration
Q3 Flood Data Program
500 C Street, SW
Washington, D.C. 20472*

For more information at the Local level concerning if your property is located in a Special Flood Zone Area please contact the GIS or Planning Department, located at 25 Short Street, Dahlonega, GA 30533 or call 706-864-6894.